Doc. No. 368421	
OCT \$ 1 2005 IN THE UNITED STATES PATE	ENT AND TRADEMARK OFFICE
PADE patent	)
application of:	) Before the Examiner
Dean F. Boyer	) Timothy M. Harbeck
Serial No. 09/690,940	)
Filed October 18, 2000	) Group Art Unit 3628
POINT OF SERVICE THIRD PARTY FINANCIAL MANAGEMENT VEHICLE FOR THE HEALTHCARE INDUSTRY	) Atty Docket No. 3425-24/OHB-0047 )

## **RESPONSE TO OFFICE ACTION**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 15, 2005, please consider the following. Applicant hereby requests and attaches a one-month extension of time with the requisite fee to file this response.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 28, 2005

C. David Emhardt
Name of Registered Representative

C. David Emhardt

Signature

October 28, 2005

Date of Signature

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Amendments to the Claims begin on page 3 of this paper.

Remarks/Arguments begin on page 9 of this paper.